

In re: RANDAL R HENSON  
MELISSA T HENSON  
Debtor(s)

Case No.: 15-13635-NPO

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Locke D. Barkley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/12/2015.
- 2) The plan was confirmed on 03/10/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2016, 02/06/2017.
- 5) The case was dismissed on 03/20/2017.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 100,080.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

### Receipts:

Total paid by or on behalf of the debtor:	\$32,030.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$32,030.00
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### Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,200.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$1,818.36
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$4,018.36
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
CAPITAL ONE BANK USA NA	Unsecured	1,836.00	1,945.92	1,945.92	.00	.00
CBNA	Unsecured	3,767.00	NA	NA	.00	.00
CHASE	Unsecured	597.00	NA	NA	.00	.00
COPELAND, COOK, TAYLOR & BUSH PA	Secured	NA	NA	NA	.00	.00
CREDENCE RESOURCE MANAGEMENT	Unsecured	242.00	NA	NA	.00	.00
DELL FINANCIAL SERVICES	Unsecured	2,241.00	NA	NA	.00	.00
DELTA REGIONAL MEDICAL CENTER	Unsecured	NA	NA	NA	.00	.00
DITECH FINANCIAL LLC	Secured	133,920.00	135,993.53	14,594.81	14,594.81	.00
DITECH FINANCIAL LLC	Secured	9,110.39	4,185.65	6,396.69	547.55	.00
ECMC	Unsecured	3,834.00	4,089.89	4,089.89	.00	.00
FORD MOTOR CREDIT COMPANY LLC	Unsecured	1,212.00	1,604.75	1,604.75	.00	.00
GUARANTY BANK & TRUST	Secured	19,233.01	19,233.01	19,233.01	858.72	989.96
GUARANTY BANK & TRUST	Unsecured	2,301.00	NA	NA	.00	.00
INDIANOLA FAMILY MEDICAL GROUP	Unsecured	185.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	11,253.00	26,816.38	26,816.38	2,981.00	.00

## UNITED STATES BANKRUPTCY COURT

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 NORTHERN DISTRICT OF MISSISSIPPI  
 ABERDEEN DIVISION

In re: RANDAL R HENSON  
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 Debtor(s)

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INTERNAL REVENUE SERVICE	Secured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	26,777.60	26,777.60	.00	.00
IRA HAIRSTON	Unsecured	600.00	NA	NA	.00	.00
JULIA ROSE HILL DMD	Unsecured	994.00	NA	NA	.00	.00
KAPPA SIGMA FRATERNITY	Unsecured	2,281.00	NA	NA	.00	.00
LAW OFFICES OF WANDA W CROSS	Unsecured	NA	9,405.03	9,405.03	.00	.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,465.00	1,595.68	1,595.68	.00	.00
MIDLAND CREDIT MANAGEMENT	Unsecured	3,882.00	4,425.57	4,425.57	.00	.00
MS DEPARTMENT OF REVENUE	Priority	2,048.00	1,807.00	1,807.00	149.59	.00
MS DEPARTMENT OF REVENUE	Secured	35.00	35.00	35.00	35.00	.25
MS DEPARTMENT OF REVENUE	Unsecured	NA	54.24	54.24	.00	.00
PLANTERS BANK AND TRUST CO	Secured	47,890.00	49,271.37	6,705.53	6,705.53	.00
PLANTERS BANK AND TRUST CO	Secured	550.00	550.39	550.39	.00	.00
PLANTERS BANK AND TRUST CO	Secured	7,976.55	5,262.35	7,062.35	608.85	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,584.50	4,073.26	4,073.26	.00	.00
RECOVERY MANAGEMENT SYSTEMS C	Secured	NA	NA	NA	.00	.00
SOUTH SUNFLOWER COUNTY HOSP	Unsecured	150.00	NA	NA	.00	.00
SOUTHERN BANCORP BANK	Secured	6,570.00	5,662.76	5,662.76	248.69	291.69
TRUSTMARK NATIONAL BANK	Secured	NA	NA	NA	.00	.00
TRUSTMARK NATIONAL BANK	Unsecured	6,444.00	NA	NA	.00	.00
TRUSTMARK NATIONAL BANK	Unsecured	1,004.00	1,667.38	1,667.38	.00	.00
WASHINGTON CO CHANCERY CLERK	Secured	NA	NA	NA	.00	.00
WASHINGTON CO TAX COLLECTOR	Secured	NA	NA	NA	.00	.00

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WATKINS & EAGER PLLC	Secured	NA	NA	NA	.00	.00

### Summary of Disbursements to Creditors:

#### **Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	14,594.81	14,594.81	.00
Mortgage Arrearage:	13,459.04	1,156.40	.00
Debt Secured by Vehicle:	5,662.76	248.69	291.69
All Other Secured:	26,523.93	7,599.25	990.21
<b>TOTAL SECURED:</b>	60,240.54	23,599.15	1,281.90

#### **Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	28,623.38	3,130.59	.00
<b>TOTAL PRIORITY:</b>	28,623.38	3,130.59	.00

#### **GENERAL UNSECURED PAYMENTS:**

55,639.32 .00 .00

#### **Disbursements:**

Expenses of Administration:	\$4,018.36
Disbursements to Creditors:	\$28,011.64

#### **TOTAL DISBURSEMENTS:**

\$32,030.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/28/2017

By: /s/Locke D. Barkley

Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.